

WHAT IS CLAIMED IS:

1. A system for use in carrying out a commercial transaction between a seller and a buyer with a high security, wherein said system comprises:

5 a bank having an account for keeping money which is deposited as input money by the buyer; and

a market management agency for communicating with the seller, the buyer, and the bank; and

10 first means for carrying out check processing which is for judging whether or not the input money is coincident with a billed amount of a bill and statement data when said input money is deposited into said account, said first means producing a coincidence signal when said input money is coincident with said billed amount ;

15 said market management agency comprising:

second means for processing information concerned to the commercial transaction, into a processed information;

20 third means for keeping said processed information therein;

fourth means for producing said bill and statement data having the billed amount on the basis of a purchase request of the buyer to supply said bill and statement data to said buyer and said bank;

25 fifth means for producing an instruction of a merchandise delivery in response to said coincidence signal; and

sixth means for informing said bank of a completing notice after delivery of the goods is completed;

said bank comprising:

5 seventh means for keeping said input money as kept money in said account in response to said coincidence signal; and

10 eighth means for paying a merchandise price within said input money to the seller in response to said completing notice.

15 2. A system as claimed in Claim 1, wherein said fourth means makes said bill and statement data have account number data which is for use in depositing said input money into said bank, on supplying said bill and statement data to said buyer.

3. A system as claimed in Claim 1 or 2, wherein at least one of said bank and said market management agency carries out said check processing.

20 4. A system as claimed in any one of Claims 1 to 3, wherein:

said market management agency comprises:

a database for memorizing information concerned to said seller and goods of the seller, as seller data therein; and

25 said fourth means reading said seller data out of said database on the basis of said purchase request to produce said bill and statement on the basis of said seller

data.

5        5. A system as claimed in any one of Claims 1 to 4, wherein either one of said bank and said market management agency comprises ninth means for producing a fund transferring data representative of transferring money to said seller, as a seller transferring data, before said merchandise price is paid within said kept money to said seller.

10       6. A system as claimed in Claim 5, wherein said ninth means further produces a payment statement data concerned to the transfer of money.

15       7. A system as claimed in any one of Claims 1 to 6, wherein either one of said bank and said market management agency comprises tenth means for producing a fund transferring data representative of transferring money to said market management agency, as an agency transferring data, before a fee is paid within said kept money to said market management agency.

20       8. A system as claimed in any one of Claims 1 to 7, wherein a delivery service sends a receipt completing notice to said market management agency after said delivery service delivers the goods to said buyer, in case of requesting said delivery service to deliver the goods from said seller to said buyer.

25       9. A system as claimed in Claim 8, wherein either one of said bank and said market management agency comprises eleventh means for producing a fund

transferring data representative of transferring money to said delivery service, as a delivery transferring data, before a freight is paid within said kept money to said delivery service.

5           10. A system as claimed in any one of Claims 1 to 9, wherein there are a plurality of sellers.

11. A system as claimed in any one of Claims 1 to 10, wherein:

10           said first means first means producing a non-coincidence signal when said input money is not coincident with said billed amount; and

15           said system further comprising a twelfth means for transferring said kept money to another account which is predetermined by said bank and said market management agency, in response to said non-coincidence signal, said twelfth means inquiring of said buyer about said input money.

12. A system as claimed in any one of Claims 1 to 11, wherein:

20           said buyer informs said market management agency that said buyer returns the goods to said seller, in case where said buyer returns the goods to said seller;

25           said market management agency requesting said bank to return said input money back to said buyer when said buyer informs said market management agency that said buyer returns the goods to said seller; and

          said bank returning said input money back to said

buyer when said market management agency requests said bank to return said input money back to said buyer.

13. A system as claimed in any one of Claims 1 to 12, wherein either one of said seller and said buyer exists in one of foreign countries.

14. A system as claimed in any one of Claims 1 to 13, wherein said buyer uses one selected from a first method of transferring the input money into the bank, a second method of paying the input money in a convenience store, a third method of an account transfer, a fourth method of cash of delivery, a fifth method of a postal transfer, and sixth method of paying the input money by electric money.

15. A system as claimed in any one of Claims 1 to 14, wherein said bank underwrites a debt obligation of said buyer.

16. A system as claimed in any one of Claims 1 to 14, wherein said bank manages the input money on the basis of trust.